

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

ERIN RENA BALL,  
ADAM CHRISTOPHER BALL,

Debtors,

CASE NO. 19-04194-HWV

CHAPTER 13

CITIZENS BANK, N.A.,

Movant

ERIN RENA BALL,  
ADAM CHRISTOPHER BALL,  
Respondents/Debtors  
CHARLES J DEHART, III, Standing Trustee  
Additional Respondent

**ANSWER TO MOTION BY CITIZENS BANK, N.A. FOR RELIEF  
FROM AUTOMATIC STAY PURSUANT TO 11 U.S.C. SECTION  
362(d)**

AND NOW, the Debtors, by and through their attorney, file this Answer:

1. Admitted.
2. Admitted.
3. Admitted.
4. Denied. Debtors were under the impression their lender had granted them a Covid19

forbearance.

5. Debtors do not have personal knowledge of the exact balance owed.
6. Admitted.
7. Denied; Debtors were not under an obligation as the lender provided them with a Covid19

forbearance.

8. Admitted; Debtors and Counsel have been discussing their options via email.
9. Denied.

WHEREFORE, Debtors respectfully request this Honorable Court dismiss the Motion for Relief from Stay.

Respectfully Submitted:

/s/ Dawn M. Cutaia  
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